

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Dawn A. Steimer  
DebtorCase No. 11-21825-ref  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 30

Date Rcvd: Dec 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2016.

db +Dawn A. Steimer, 28 Front Street, Mohnton, PA 19540-2015  
smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
12487875 +Accounts Recovery Bureau - CTV, Accounts Recovery Bureau Inc, P. O. box 6768, Wyomissing PA 19610-0768  
12564249 +City of Reading, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020  
12487890 +Diamond Credit Union, 1600 Medical Drive, Pottstown, PA 19464-3242  
12633987 +Diverse Funding Associates, LLC, 3580 Harlem Road, Ste. 6, Cheektowaga NY 14215-2045  
12501956 EMERGENCY PHY ASSOC OF PA,PC, PO Box 1109, Minneapolis, MN 55440-1109  
13248135 Federal National Mortgage Association, PO Box 1047, Hartford, CT 06143-1047  
12495644 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego CA 92108-2709  
12487898 +New Philadelphia Boro, 15 Macomb Street, New Philadelphia, PA 17959-1044  
12487901 PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392  
12487902 +Reading Area Water Authority, c/o John D. Bucolo, 4 Park Plaza 2nd Floor, Wyomissing PA 19610-1398  
12487906 +Schuylkill Valley Sewer Authority, c/o John A. Vizontine, Esq, The Slusser Law Firm, 1620 N. Church St. Ste 1, Hazleton PA 18202-9509  
12542154 St. Joseph Medical Center, PO Box 644168, Pittsburgh, PA 15264-4168

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Dec 24 2016 00:46:30 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 24 2016 00:45:34 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Dec 24 2016 00:46:38 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
12487878 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 24 2016 00:46:40 Bayview Loan Servicing, 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837  
12524970 +EDI: OPHSUBSID.COM Dec 24 2016 00:33:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
12509288 +E-mail/Text: bankruptcy@cavps.com Dec 24 2016 00:46:32 Cavalry Portfolio Services, LLC, 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322  
12487887 +E-mail/Text: cityclerk@city.pottsville.pa.us Dec 24 2016 00:47:21 City of Pottsville, 401 N. Center Street, Pottsville, PA 17901-1796  
12542596 +E-mail/Text: bk@payics.com Dec 24 2016 00:47:26 ICS Capital Recovery, LLC, P. O. Box 1826, Colleyville, TX 76034-1826  
12507022 EDI: JEFFERSONCAP.COM Dec 24 2016 00:33:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617  
13028083 EDI: AIS.COM Dec 24 2016 00:33:00 Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
12487905 +E-mail/Text: atoomey@co.schuylkill.pa.us Dec 24 2016 00:46:35 Schuylkill County Tax Claim Bureau, 401 N. 2nd Street, Pottsville, PA 17901-1756  
12697740 +EDI: WFFC.COM Dec 24 2016 00:33:00 Wells Fargo Bank, N.A., Attention Bankruptcy Department, MAC#X7801-014, 3476 Stateview Blvd, Fort Mill, South Carolina 29715-7203  
12487911 +EDI: WFFC.COM Dec 24 2016 00:33:00 Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 25, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: admin  
Form ID: 3180W

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2016 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com  
ANN E. SWARTZ on behalf of Creditor CitiMortgage, Inc. ecfmil@mwc-law.com,  
ecfmil@mwc-law.com  
CARLA A. K. JAROSZ on behalf of Creditor Candica, L.L.C. CarlaJ@w-legal.com  
D. TROY SELLARS on behalf of Creditor WELLS FARGO BANK, N.A. D.Troy.Sellars@usdoj.gov  
D. TROY SELLARS on behalf of Creditor CITIMORTGAGE, INC. D.Troy.Sellars@usdoj.gov  
FREDERICK L. REIGLE ecfmil@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmil@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
JEROME B. BLANK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
JILL MANUEL-COUGHLIN on behalf of Creditor Bayview Loan Servicing, LLC jill@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com  
JOHN MICHAEL KOLESNIK on behalf of Creditor CITIMORTGAGE, INC. paeb@fedphe.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Federal National Mortgage Association  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Federal National Mortgage Association ("Fannie  
Mae"), creditor c/o Seterus, Inc. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor CitiMortgage, Inc. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
KEVIN H. BURAKS on behalf of Creditor City of Reading kburaks@portnoffonline.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmil@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
MELISSA JUSTINE CANTWELL on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com  
PAUL WILLIAM CRESSMAN on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com  
STEPHEN MCCOY OTTO on behalf of Debtor Dawn A. Steimer steve@sottolaw.com, info@sottolaw.com,  
no\_reply@ecf.inforuptcy.com  
THOMAS I. PULEO on behalf of Creditor Federal National Mortgage Association  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 21

<b>Information to identify the case:</b>					
Debtor 1	<u>Dawn A. Steimer</u>			Social Security number or ITIN	<b>xxx-xx-0592</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>11-21825-ref</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dawn A. Steimer

12/22/16

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**